



3200 SunTrust Plaza ■ 303 Peachtree Street, NE ■ Atlanta, GA 30308-3201 ■ 404.653.6400 ■ Fax 404.653.6444  
www.finnegan.com

**D. KENT STIER**  
404.653.6559  
kent.stier@finnegan.com

November 19, 2003

ATTORNEY DOCKET NO. **05793.3110**  
CUSTOMER NO. 22,852  
**EXPRESS MAIL: EV 326694679 US**



**Mail Stop Patent Application**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

New U.S. Patent Application  
Title: **METHODS AND SYSTEMS FOR PROVIDING  
A FINANCIAL INSTRUMENT**  
Inventors: Dirk C. MCLIESH et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 29 pages (including one page cover sheet), including 3 independent claims and 39 claims total.
2. Drawings - 3 sheets of drawings (Figures 1-3).
3. Four Declaration and Power of Attorney documents (2 pages each) (8 pages total).
4. Recordation Form Cover Sheet (1 page) and Four Assignments to Capital One Financial Corporation (2 pages each) (9 pages total).
5. The filing fee is calculated as follows:

Basic Application Filing Fee					\$770	\$ 770.00
	Number of Claims		Basic	Extra Claims		
Total Claims	39		20	19	x \$18	342.00
Independent Claims	3	-	3	0	x \$86	0.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$290	0.00
Subtotal						\$ 1,112.00
Reduction by 1/2 if small entity						- 0.00
TOTAL APPLICATION FILING FEE						\$ 1,112.00

6. Please charge our Deposit Account No. 06-0916 in the amount of \$1,152.00 to cover the following fees:

\$770.00 filing fee;  
\$342.00 additional claims fee; and  
\$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

Commissioner for Patents  
November 19, 2003  
Page 3

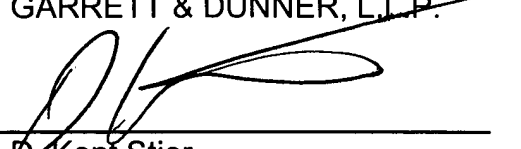
FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER <sup>LLP</sup>

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: \_\_\_\_\_

  
D. Kent Stier  
Reg. No. 50,640  
(404) 653-6559

DKS/sg  
Enclosures

PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3110

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
)  
Dirk C. MCLIESH et al. ) Group Art Unit: Unassigned  
)  
Application No.: Unassigned ) Examiner: Unassigned  
)  
Filed: November 19, 2003 )  
)  
For: METHODS AND SYSTEMS FOR )  
PROVIDING A FINANCIAL )  
INSTRUMENT )

**CERTIFICATE UNDER 37 CFR § 1.10 OF  
MAILING BY "EXPRESS MAIL"**

**EV 326694679 US**

**November 19, 2003**

USPS Express Mail Label Number

Date of Deposit

I hereby certify that this correspondence is being deposited with the United States Postal Services "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

By: 

Sherleen Goodlette

**Attachments:**

1. Patent Application Transmittal Letter (3 pgs)
2. Application - 29 pages (including one page cover sheet), including 3 independent claims and 39 claims total
3. Drawings - 3 sheets of drawings (Figures 1-3)
4. Four Declaration and Power of Attorney documents (2 pgs each) (8 pgs total)
5. Recordation Form Cover Sheet (1 pg) and Four Assignments to Capital One Financial Corporation (2 pgs each) (9 pgs total)
6. Post Card to Acknowledge Receipt
7. Serial No. Post Card

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com